

version of these changes is attached to this Amendment.

Please replace the paragraph beginning on page __, at line __ with the paragraph shown below:

In The Claims

Please replace claims 1-8 as shown below. A marked up version of the amended claims is attached to this Amendment.

1. (Thrice Amended) A method for electronic credit/loan application processing for a user at an vehicle retail location having an Internet capable personal computer connected to an Internet server, said method comprising:

receiving a request via the Internet for an electronic loan/credit application form from the user;

generating the electronic loan/credit application form as a web page, said electronic form being generated to include an information field in which the user designates a particular financial institute or service provider;

receiving a completed application form from the user including licensing information associated with a vehicle being purchased or leased;

determining whether the designated financial institute or service provider is a system participant;

transmitting information from the completed application form via the Internet to the designated financial institute or service provider if the institute or provider is a system participant, or facsimile transmitting the information from the completed application form to the designated financial institute or service provider if the institute or provider has been preselected by the user;

automatically transmitting the collected vehicle licensing information to an appropriate licensing agency to facilitate licensing of the vehicle; and

automatically reformatting the information from the completed application form to be in a format suitable for processing by the designated institute or provider.